Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

    1.   (Currently Amended) A system for producing and sending a loan document to a customer, the system comprising:

    a web-enabled customer interface which receives loan information from the customer;

    multiple branch terminals configured for receiving the loan information at branch locations;

    a network coupled to the customer interface and the branch terminals, the network receiving the loan information from at least one of the customer interface and the branch terminals;

    a web site coupled to the network, the web site prompting the customer to enter the loan information, receiving the loan information, and merging the loan information with a loan application form to produce a loan application;

    a loan processor computing system hosting the web site and storing the loan application form, the loan processor computing system receiving the loan application and automatically performing a credit check on the customer based on the loan application, wherein the loan processor computing system performs the credit check by sending the loan application to a credit approval agency, the loan processor computing system determining whether the loan application is approved;

a loan forms database storing forms used in the creation of loan documents; and

a loan document creation server coupled to the loan processor computing system and the loan forms database, wherein the loan processor computing system, upon approving the loan application, automatically forwards the loan application to the loan document creation server, the loan document creation server accessing the loan forms database and automatically generating and sending the loan document to the customer, based on the loan application and the accessed loan forms in the loan forms database, the loan document creation server sending the loan document to the customer through one of email, facsimile, the network, a first printer coupled to the network, and a second printer coupled to another a network.

2.   (Canceled)

3.   (Previously Presented) The system as recited in claim 1, wherein: the network is the Internet; and the customer interface is one of a computer, a personal digital assistant, and a loan application kiosk.

4.   (Original) The system as recited in claim 1, wherein the loan document includes at least one of a check and data relating to an electronic transfer of funds relating to the loan.

5.   (Original) The system as recited in claim 1, wherein the loan document includes insurance information relating to the loan.

6.   (Currently Amended) A method for producing and sending a loan document to a customer, the loan document detailing terms of a loan, the method comprising:

receiving loan information from the customer over a network at a web site hosted by a

loan approval system computer, <u>the web site configured to receive information over the network</u>

<u>from at least one of multiple bank branches and from a customer interface,</u> the loan approval

system computer storing a loan application form;

merging, at the loan approval system computer, the loan information with the loan

application form to produce a loan application;

forwarding the loan application to a credit approval agency and receiving a loan decision

indicator at the loan processor computing system from the credit approval agency;

determining, at the loan approval system computer, whether the customer should receive

the loan based on the loan decision indicator received from the credit approval agency;

when the processing determines that the customer should receive the loan, automatically

forwarding the approved loan application to a loan document creation server;

accessing a loan forms database from the loan document creation server;

automatically generating the loan document through the loan document creation server in

response to the approved loan application, the generated loan document based on a form stored

in the loan forms database and the approved loan application; and

sending the customer the generated loan document associated with the loan and based on

the loan application, wherein the document is created at the loan document creation server at the

request of the loan approval system computer, the sending being through one of e-mail,

facsimile, the network, ~~a first printer coupled to the network~~, and a ~~second~~ printer coupled to

~~another~~ a network.

7.   (Currently Amended) A method for creating a loan contract between a customer and a

bank, the loan contract including terms where the bank loans money to the customer, and terms

where the customer is obligated to pay the money back to the bank, the method comprising:

the bank performing the steps of:

receiving loan information from the customer at a web site hosted by a loan

approval system computer, <u>the web site configured to receive information over the</u>

<u>network from at least one of multiple bank branches and from a customer interface,</u> the

loan information indicating the terms;

analyzing the received loan information for completeness and prompting the

customer if the received loan information is incomplete;

merging, at the loan approval system computer, the loan information with a loan

application form located at the loan approval system computer, to produce a loan

application;

processing the loan application at the loan approval system computer to determine

whether the bank desires to enter into the loan contract, the processing including

automatically forwarding the loan application to a credit approval agency, receiving a

loan decision indicator from the credit approval agency; and

deciding to enter into a loan contract based on the loan decision indicator received

through the loan approval system computer:

automatically forwarding the loan application from the loan approval

system computer to a loan document creation server,

accessing a loan forms database from the loan document creation server,

generating a loan document at the loan document creation server based on

the loan application and a form stored in the loan forms database, and

sending the loan document to the customer, the loan document being

based on the loan application and associated with the loan contract and listing the

terms of the loan; and

sending a check to the customer, the check corresponding to the loan

contract;

~~thereafter, the customer performing the steps of:~~

~~receiving the loan document;~~

~~receiving the check; and~~

wherein ~~negotiating or cashing the check; whereby~~ cashing of the check

indicates acceptance by the customer of the terms listed in the loan document.

8.   (Canceled).

9.   (Previously Presented) The method as recited in claim 7, wherein receiving loan information includes receiving the loan information over a network.

10.   (Previously Presented) The method as recited in claim 9, wherein: the network is the Internet; and receiving loan information includes receiving loan information from the customer through one of a computer, a personal digital assistant, and a loan application kiosk.

11.   (Previously Presented) The method as recited in claim 9, wherein the sending of the loan document includes sending the loan document to the customer through one of e-mail, facsimile, the network, a first printer coupled to the network, another network, and a second printer coupled to the another network.

12.   (Previously Presented) The method as recited in claim 7, wherein the sending of the loan document includes sending the loan document to the customer through one of e-mail, facsimile, a network, and a printer coupled to the network.

13.   (Original) The method as recited in claim 7, wherein the bank further performs the step of analyzing the check to determine whether the check is valid.

14.   (Previously Presented) The system of claim 1 wherein the loan application is received by the loan processor computing system before the loan document is generated.

15.   (Previously Presented) The method of claim 6 wherein the loan application is produced before the loan document is generated.

16.   (Previously Presented) The method of claim 7 wherein the loan information is

received before the loan document is generated.

17.   (Previously Presented) The system as recited in claim 1, wherein the loan

document includes a loan approval letter.

18.   (Previously Presented) The system as recited in claim 1, wherein the loan

document includes a loan promissory note.

19.   (Previously Presented) The system as recited in claim 1, wherein the loan

document includes a loan contract.

20.   (Previously Presented) The system as recited in claim 1, further comprising

verifying a customer account by sending a test transaction; and sending funds to a

customer account after the customer account is verified.